

U.S. BANKRUPTCY COURT

FILED
NEWARK, NJ

2024 MAY 21 P 3:12

JEANNIE A. NAUGHTON

BY

DEPUTY CLERK

Certificate Number: 14912-NJ-DE-038465823

Bankruptcy Case Number: 19-22360



14912-NJ-DE-038465823

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 10, 2024, at 4:00 o'clock PM EDT, Michael Gallo completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 10, 2024

By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor